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**PATENT APPLICATION**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of

Docket No: Q64528

Kaoru UCHIDA

Appln. No.: 09/854,666

Group Art Unit: 2134

Confirmation No.: 1139

Examiner: TRAN, Ellen C.

Filed: May 15, 2001

For: IDENTIFICATION SYSTEM AND METHOD FOR AUTHENTICATING USER  
TRANSACTION REQUESTS FROM END TERMINALS

**RESPONSE UNDER 37 C.F.R. § 1.111**

**MAIL STOP AMENDMENT**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated April 21, 2005, please kindly consider the following remarks.

**REMARKS**

Claims 1-29 are all the claims pending in the application. These claims stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Musgrave et al. (U.S. Patent No. 6,202,151) (hereinafter '151) in further view of Glass et al. (U.S. Patent No. 6,332,193 (hereinafter '193)). Applicants note that the Examiner uses the same references as in the prior rejection of the claims, however, has now pointed to different features of these references to support the rejection.

With respect to claim 1, the Examiner states that the following features *are not taught*